

**Information to identify the case:**

Debtor 1	<u>Richard J Wissler</u>	Social Security number or ITIN	xxx-xx-6271
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-18507-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard J Wissler

9/28/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Richard J Wissler  
 Debtor

Case No. 17-18507-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Sep 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2017.

db	+Richard J Wissler, 213 Main Street #9, Keansburg, NJ 07734-1759
cr	+WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516789835	+Iron Workers Local 40, 361 & 417, 451 Park Avenue South, New York, NY 10016-7390
516789837	+Keansburg Water and Sewer Dept, 29 Church St, Keansburg, NJ 07734-1441
516789838	+Michele Somerville, Eviction Coordinator, 8742 Lucent Blvd, Suite 650, Highlands Ranch, CO 80129-2302
516789841	+U.S. Bank National Association, 100 Wall St #16, New York, NY 10005-3716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2017 22:48:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 28 2017 22:48:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516789833	EDI: AMEREXPR.COM Sep 28 2017 22:28:00 American Express, Po Box 981537, El Paso, TX 79998-1537
516789834	EDI: DIRECTV.COM Sep 28 2017 22:28:00 Direct TV, P.O. Box 6414, Carol Stream, IL 60197-6414
516789836	EDI: JEFFERSONCAP.COM Sep 28 2017 22:28:00 Jefferson Capital LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516789839	E-mail/Text: bcwrtoff@cablevision.com Sep 28 2017 22:49:33 Optimum, 1111 Stewart Avenue, Bethpage, NY 11714-3581
516789840	EDI: WTRRNBNK.COM Sep 28 2017 22:28:00 TD Bank USA/ Target Credit, PO Box 673, Minneapolis, MN 55440-0673
516789842	+EDI: WFFC.COM Sep 28 2017 22:28:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
516789843	+EDI: WFFC.COM Sep 28 2017 22:28:00 Wells Fargo Bank, NA, 420 Montgomery Street, San Francisco, CA 94104-1298
516789844	EDI: WFFC.COM Sep 28 2017 22:28:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2017 at the address(es) listed below:

Andrew L. Spivack	on behalf of Creditor	WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Barry Frost	trustee@teichgroh.com, NJ94@ecfcbis.com	
Denise E. Carlon	on behalf of Creditor	U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-14HE, Asset-Backed Certificates, Series 2005-14HE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Nicholas V. Rogers	on behalf of Creditor	WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Raymond C. Osterbye	on behalf of Debtor Richard J Wissler	rosterbye@legalservicecenter.org, Reception@legalservicecenter.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 6